

Information to identify the case:

Debtor 1	Denise A. Warnick	Social Security number or ITIN	xxx-xx-7875
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed in chapter	13 11/1/18
Case number: 18-24276-GLT		Date case converted to chapter	7 9/20/19

Official Form 309B (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Denise A. Warnick	
2. All other names used in the last 8 years		
3. Address	164 Casey Drive New Salem, PA 15468	
4. Debtor's attorney Name and address	Amy L. Zema Law Office of Amy L. Zema 2366 Golden Mile Highway #155 Pittsburgh, PA 15239	Contact phone 412-744-4450 Email: amy@zemalawoffice.com
5. Bankruptcy trustee Name and address	Robert H. Slone, Trustee 223 South Maple Avenue Greensburg, PA 15601	Contact phone 724-834-2990 Email: robertslone223@gmail.com

For more information, see page 2 >

Debtor **Denise A. Warnick**

Case number **18-24276-GLT**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 9/20/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 18, 2019 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: First Floor Conference Room, Public Service Building, 22 East Main Street, Uniontown, PA 15401
8.	Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 1/17/20 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 11/29/19 Deadline for governmental units to file a proof of claim: Filing deadline: 4/30/19 <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
	Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Denise A. Warnick
 Debtor

Case No. 18-24276-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
 Form ID: 309B

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Sep 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2019.

db Denise A. Warnick, 164 Casey Drive, New Salem, PA 15468
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 tr +Robert H. Slone, Trustee, 223 South Maple Avenue, Greensburg, PA 15601-3232
 14941921 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477
 (address filed with court: Collection Service Center, 250 Mt. Lebanon Blvd., Suite 420,
 West Mifflin, PA 15122)
 14941924 +KML Law Group, 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541
 14979633 +LendingClub Corporation, 595 Market St. Ste. 200, San Francisco, CA 94105-2807
 14941927 Shirley A. Warnick, 164 Casey Drive, New Salem, PA 15468
 14941928 +US Bank, 3217 S. Decker Lake Drive, Salt Lake City, UT 84119-3284

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: amy@zemalawoffice.com Sep 21 2019 03:03:10 Amy L. Zema,
 Law Office of Amy L. Zema, 2366 Golden Mile Highway, #155, Pittsburgh, PA 15239
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 21 2019 03:03:40 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Sep 21 2019 03:03:45
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 14941922 +EDI: WFNNB.COM Sep 21 2019 06:43:00 CP/Bon Ton, PO Box 182789, Columbus, OH 43218-2789
 14976771 EDI: RESURGENT.COM Sep 21 2019 06:43:00 CVI SGP Acquisition Trust,
 c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
 14941925 +E-mail/Text: bk@lendingclub.com Sep 21 2019 03:04:01 Lending Club Corp., 71 Stevenson,
 Suite 300, San Francisco, CA 94105-2985
 14957692 +EDI: AGFINANCE.COM Sep 21 2019 06:43:00 ONEMAIN FINANCIAL GROUP, LLC, PO Box 3251,
 Evansville, IN 47731-3251
 14941926 +EDI: AGFINANCE.COM Sep 21 2019 06:43:00 One Main Financial, PO Box 1010,
 Evansville, IN 47706-1010
 14972473 EDI: Q3G.COM Sep 21 2019 06:43:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 14976868 E-mail/Text: jennifer.chacon@sp servicing.com Sep 21 2019 03:04:16
 U.S. Bank National Association, Et Al., c/o SELECT PORTFOLIO SERVICING, INC,
 P.O. Box 65250, Salt Lake City, UT 84165-0250
 14970469 EDI: AIS.COM Sep 21 2019 06:43:00 Verizon, by American InfoSource as agent,
 PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr SELECT PORTFOLIO SERVICING as servicer for U.S. Ba
 cr U.S. Bank National Association, as indenture trust
 14941923 Kay Jewelers, PO Box 4485, OR 97976

TOTALS: 3, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: lfin
Form ID: 309B

Page 2 of 2
Total Noticed: 19

Date Rcvd: Sep 20, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2019 at the address(es) listed below:

Amy L. Zema on behalf of Debtor Denise A. Warnick amy@zemalawoffice.com
James Warmbrodt on behalf of Creditor SELECT PORTFOLIO SERVICING as servicer for U.S. Bank National Association, as indenture trustee, for the CIM Trust 2016-2, Mortgage-Backed Notes, Series 2016-2 bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor U.S. Bank National Association, as indenture trustee, for the CIM Trust 2016-2, Mortgage-Backed Notes, Series 2016-2 bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6